

20.
BANK OF MANTEE,
GRANTOR

TO

WARRANTY DEED

PHILIP E. DAVIS, ET UX,
GRANTEE

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid, and other good and valuable considerations, receipt of all of which is hereby acknowledged, Bank of Mantee, a Mississippi Banking Corporation, by and through its authorized official, does hereby sell, convey and warrant unto Philip E. Davis and wife Cheryl R. Davis, as tenants by the entirety with the right of survivorship and not as tenants in common, the land lying and being situated in DeSoto County, Mississippi, described as follows, to wit:

Lot 30, Payne Park Subdivision, situated in Section 8, Township 2 South, Range 6 West, as shown in plat appearing of record in Plat Book 19, Pages 35-37, in the office of the Chancery Clerk of DeSoto County, Mississippi.

The warranty in this Deed is subject to subdivision and zoning regulations in effect in DeSoto County, Mississippi, and rights of ways and easements for public roads and public utilities. It is further subject to restrictive covenants and easements of record for Payne Park Subdivision.

Taxes for the year 1984 are to be prorated and possession is to take place upon delivery of this Deed.

The title to this property was acquired by the Grantor by a Trustee's Deed dated December 13, 1982, recorded in Land Deed Book 162, Page 668, with title being vested in Peoples Bank and Trust, a branch of the Bank of Mantee. Bank of Mantee is the owner of the property and therefore is the Grantor in this Deed.

The warranty in this deed is further subject to a permanent right of ingress and egress near the Southeast Quarter of the property for an entrance-way purposes as described in Deed of record recorded in Deed Book 155, Page 55.

WITNESS THE SIGNATURE of the authorized official of the
Grantor, this the 27th day of July, 1984.

BANK OF MANTEE
BY: *Jerry Ishee*
Jerry Ishee, PRESIDENT

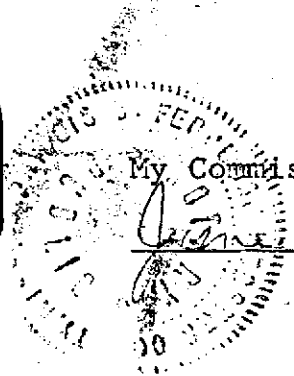
STATE OF MISSISSIPPI
COUNTY OF Webster

This day personally appeared before me, the undersigned
authority in and for said County and State, the within named
Jerry Ishee, as President of Bank of Mantee, who acknowledged
that for and on its behalf he signed and delivered the above and
foregoing WARRANTY DEED on the day and year therein mentioned as
its act and deed, after first being duly sworn so to do.

GIVEN UNDER MY HAND and Official Seal of Office, this
the 27th day of July, 1984.

Phillip B. Ferguson
Notary Public

My Commission Expires:
June 8, 1987



Grantor's Address:
P. O. Box 134
Mantee, MS 39751

Grantee's Address:
7179 Larkfield Road
Olive Branch, MS 38654

Filed @ 10:30 AM, August 14, 1984
Recorded in Book 173 Page 20
M. G. Ferguson, Clerk